

FIG. 1

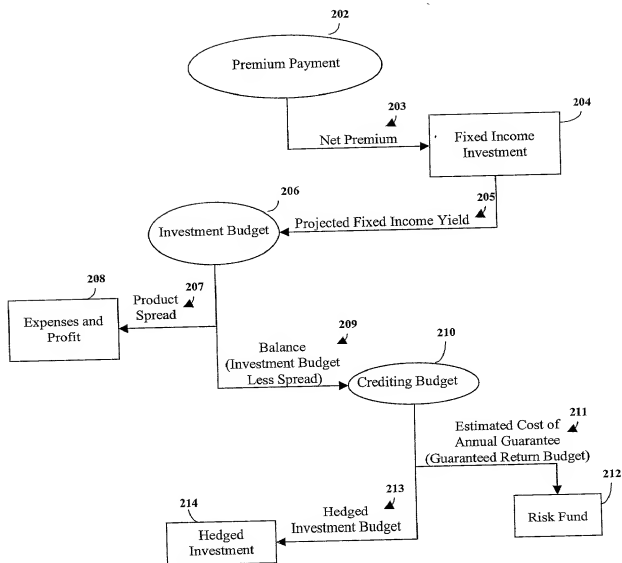


FIG. 2

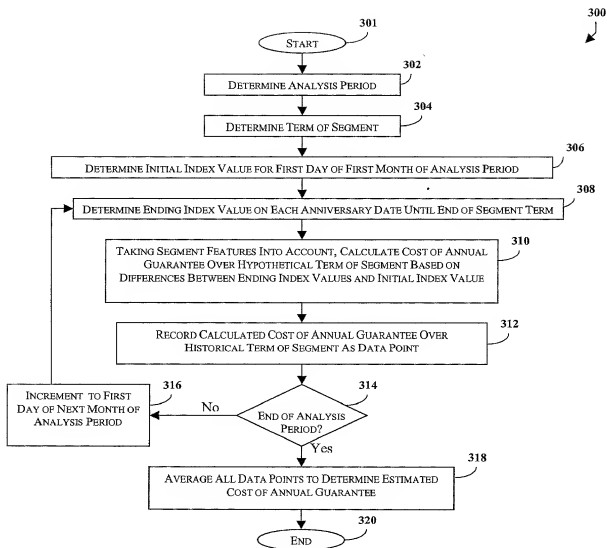


FIG. 3

400	↓	<div><div>HYPOTHETICAL HISTORICAL AVERAGE COST OF ANNUAL GUARANTEE CHART</div><div><div>• Participation Rate = 100%</div><div>• Annual Minimum Growth Rate = 0%</div></div></div>																							
		3% Annual Guarantee																							
406		Capped Growth Rate	1 Year Term	2 Year Term	3 Year Term	4 Year Term	5 Year Term	6 Year Term	7 Year Term	8 Year Term	9 Year Term	10 Year Term													
		9%	0.86%	0.24%	0.05%	0.04%	0.03%	0.02%	0.01%	0.01%	0.00%	0.00%													
		12%	0.86%	0.24%	0.04%	0.01%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%													
404		15%	0.86%	0.24%	0.04%	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%													
		5% Annual Guarantee																							
406		Capped Growth Rate	1 Year Term	2 Year Term	3 Year Term	4 Year Term	5 Year Term	6 Year Term	7 Year Term	8 Year Term	9 Year Term	10 Year Term													
		9%	1.54%	0.75%	0.53%	0.43%	0.42%	0.41%	0.37%	0.36%	0.36%	0.37%													
		12%	1.54%	0.53%	0.34%	0.20%	0.18%	0.19%	0.12%	0.11%	0.11%	0.11%													
		15%	1.54%	0.53%	0.22%	0.14%	0.11%	0.12%	0.07%	0.06%	0.06%	0.06%													

FIG. 4

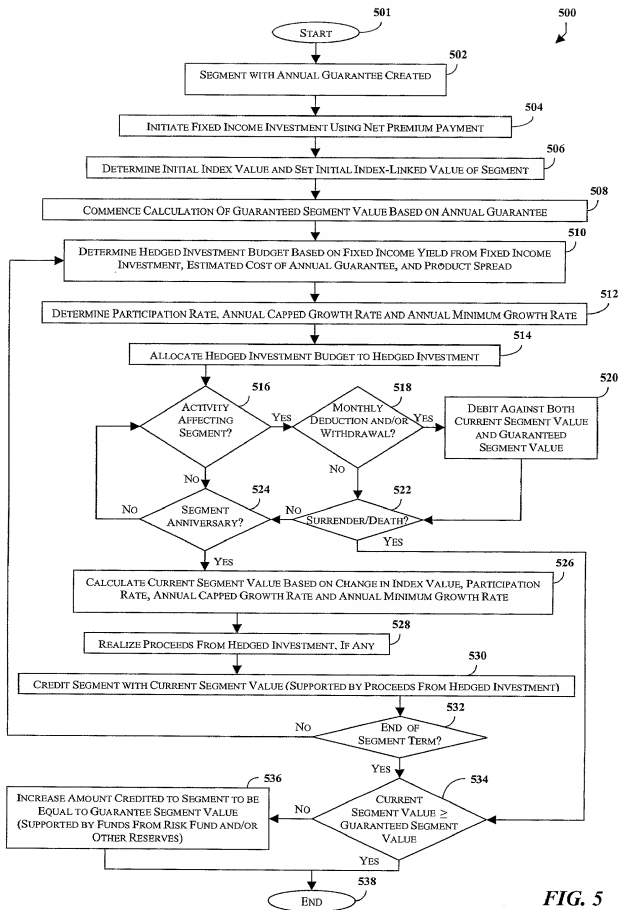


FIG. 5

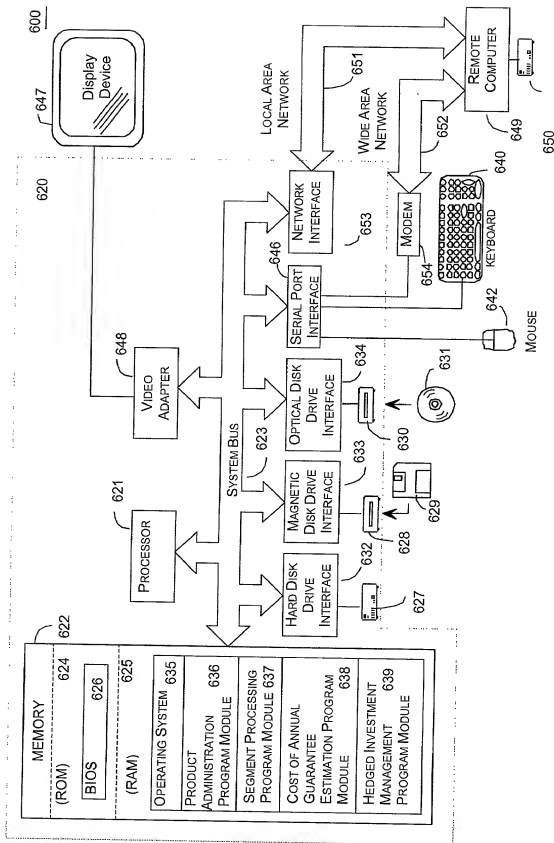


FIG. 6